

2017 AUG 14 P 12:48

U.S. DISTRICT COURT
N.D. OF ALABAMA

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CaseNo. 5:17-cv-01216-HNJ
PLAINTIFF DEMANDS TRIAL
BY JURY

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PLAINTIFF'S AFFIDAVIT

1. I do solemnly swear by all laws and statutes that apply, that I, Plaintiff, Williams, pro se' "affiant" sent Equifax Information Services Inc., [hereinafter, "Equifax"] a "*notice of dispute*" labeled "*verification letter*" dated June 3, 2017, sent certified mail (received on and signed for on June 9, 2017) concerning a "re-

investigation” of purported “*civil claim judgment*” in favor of “Capital One Bank(USA)N.A. (see exhibit 1).

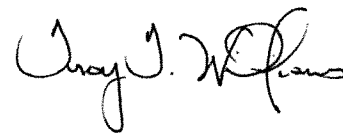
2. Plaintiff, Williams, pro se’ attest he receives all business and personal correspondence as it pertains to “*letters*” at his PO Box located in Harvest, Alabama.
3. Plaintiff, Williams, pro se’ is registered with “*Informed Mail Delivery*” concerning his PO Box located in Harvest, Alabama.
4. “*Informed Mail Delivery*” is a tool and option provided by the United States Postal Service for its “*customers*” that informs them of “*any*” and “*all*” mail received on a daily basis.
5. Plaintiff, Williams, pro se’ attest that he sent a “*notice of dispute*” to “*Equifax*” via certified mail that was “*signed*” by a Equifax representative on June 9, 2017 and from that initial point, Williams did not receive “*any*” mail correspondence in the form of a “*letter*” or electronically in the form of an “*email*” as to the **results** of any “*re-investigation*” done by Equifax. The “*notice of dispute*” letter labeled “*verification letter*” dated June 3, 2017, received by Equifax on June 9, 2017, technically gave Equifax until July 9, 2017 to respond accordingly in accords with FCRA or be in violation as being “*untimely*”.
6. Williams asserts he gave Equifax until July 10, 2017 to have a full 30 days because July 9, 2017 fell on a weekend; yet no response in the form of a “*letter*” and/or “*email*” was sent out by Equifax in regards to his “*notice of dispute*” concerning a “*re-investigation*” involving Capital One Bank(USA)N.A. purported “*civil claim judgment*”. Plaintiff, Williams, utilized the service of “*Informed Mail Delivery*” in which he took a “*screen-shot*” that verifies there

was no mail received via United States Postal Service sent by Equifax. (see exhibit 2).

7. Plaintiff, Williams, pro se' continuously utilized the service of "*Informed Mail Delivery*" from in and around July 10, 2017 to July 19, 2017 indicating no mail received.(see exhibit 2).
8. Plaintiff, Williams, pro se' utilized the service of "*Informed Mail Delivery*" to make sure that he did not miss any correspondence in the form of a "*letter*" from Equifax concerning the "*notice of dispute*" involving purported "*civil claim judgment*" in favor of Capital One Bank(USA)N.A. Williams realizes that sometime business entities can send out correspondence dated on the last day of the 30 days and it be deemed sufficient. Williams assures, this is not the case.

In accords with **Title 28 U.S.C. § 1746**, Plaintiff, Williams, declares under penalty of perjury that the fore going is true and correct.

Respectfully submitted,



/s/Troy T. Williams
(Pro Se)
PO Box 464
Harvest, Alabama
256-749-2614
256-829-8246 Alt#
twothetlwill@gmail.com
In Proper Person

ExH: #1

Date: June 13, 2017

Troy Williams:

The following is in response to your June 13, 2017 request for delivery information on your Certified Mail™ item number 70161370000107767625. The delivery record shows that this item was delivered on June 9, 2017 at 12:11 pm in ATLANTA, GA 30348. The scanned image of the recipient information is provided below.

Signature of Recipient :

Delivery Section	
re	Mary Moody
d	Greg Moody

Address of Recipient :

ry	E Quifay
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Thank you for selecting the Postal Service for your mailing needs.

If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,
United States Postal Service

Page 1

Ext: # 2

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Monday, July 10

There are no reported deliveries for
this day.

Page 1

ExH: # 2

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Tuesday, July 11

There are no reported deliveries for
this day.

Page 1

Ex 4: # 2

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Wednesday, July 12

There are no reported deliveries for
this day.

Page 1

Ex 4: 2

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Thursday, July 13

There are no reported deliveries for
this day.

Page 1

Ex 41: # Z.

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Friday, July 14

There are no reported deliveries for
this day.

Page 1

Exn: # 2

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Saturday, July 15

There are no reported deliveries for
this day.

Page 1

Ex: # 2.

Page 2

Informed Delivery™

Informed Delivery™ Mailbox
Arriving Soon via USPS Mail®

Tuesday, July 18

There are no reported deliveries for
this day.

Certificate of Interested Parties:

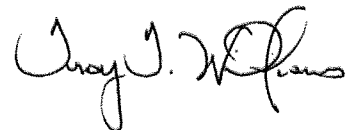
August 14, 2017

I, Troy T. Williams, do solemnly swear that the foregoing is true and correct to the best of my knowledge and that this "*Affidavit*" is in compliance with **with Local Court Rules and Fed.R.Civ.P.**. I have sent the following parties a copy of my brief via United States Postal Service and by email..If you have any questions please contact me at twothetlwill@gmail.com. Thank you.

Capital One Bank (USA)N.A.
Attn: Legal Department
1680 Capital One Drive
McLean, VA. 22102

Equifax Information Services Inc.
Attn: Legal Department
1550 Peachtree St. N.W.
Atlanta, GA 30309

Respectfully submitted,



/s/Troy T. Williams
(Pro Se)
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Harvest, Alabama
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256-829-8246 Alt#
twothetlwill@gmail.com
In Proper Person